



Department of Business Regulation

233 Richmond Street
Providence, RI 02903

Insurance Bulletin Number 2002-9

Insurance Adjusters

REQUIREMENTS FOR INSURANCE ADJUSTING PURSUANT TO R.I. GEN. LAWS § 27-10-1 *et seq.*

R.I. Gen. Laws § 27-10-1(1) states that the adjuster's licensing statute applies to those who "engage[s] for compensation in negotiating adjustments of insurance claims . . . under any policies of insurance." "[A]ny policies of insurance" encompasses all insurance policies no matter where written. Therefore, R.I. Gen. Laws § 27-10-1 *et seq.* applies to adjusting claims in those instances where the claimant is located in Rhode Island. The Department of Business Regulation requires that if one adjusts an insurance claim in Rhode Island, he/she must have a Rhode Island adjuster's license regardless of where the policy was written or where the accident occurred.

In addition, R.I. Gen. Laws § 27-16-1.2(b)(6) defines "transaction of an insurance business" in Rhode Island to include the adjusting of claims. Therefore, use of an unlicensed Rhode Island adjuster by an insurance company to adjust in the State of Rhode Island constitutes a violation of R.I. Gen. Laws § 27-10-1 *et seq.* and R.I. Gen. Laws § 27-16-1.2(b)(6).

The Department of Business Regulation requires an insurer to either have a licensed Rhode Island adjuster on its staff or to retain the services of a licensed adjuster should a Rhode Island claimant file a claim against the insurer.

Marilyn Shannon McConaghy
Director
October 24, 2002